

## How do we know who is struggling economically?

#### Then...

 I see one-third of a nation ill-housed, ill-clad, and illnourished...

Franklin Roosevelt's second inaugural speech, Jan 20, 1937 <a href="http://c250.columbia.edu/dkv/extracts/0711\_fdr\_newdeal.html">http://c250.columbia.edu/dkv/extracts/0711\_fdr\_newdeal.html</a>







# How do we know who is struggling economically?

#### Now...

- Federal Poverty Guideline (FPL)
- Based on 1950's standard of living
- 2009 = \$10,830
   for single person,
   everywhere in U.S.





## How do we know who is struggling economically?

#### The future...

- Elder Economic Security Standard Index (Elder Index)
  - Evidence based on data from THIS century
  - Reflects actual costs specific to each county
  - Provides measure of dignified minimum \$\$





### HUD Fair Market Rents, 2007 1-Bedroom Apartments

- New York, NY \$1,069
- Los Angeles, CA \$1,016
- Chicago, IL \$ 832
- Houston, TX \$ 633
- Humboldt, CA \$ 551
- St. Louis, MO \$ 539
- Fargo, ND \$ 456
- Hobbs, NM \$ 398





## Research: Most Vulnerable CA Elder Populations

- Nearly Half a Million 65+ living alone
- Renters
- Latino, African American, and Asian American living alone
- Female living alone
- Age 75 and older living alone
- Singles and Couples with incomes between 100-299% of the Federal Poverty Level





### Components

- Housing, the largest cost for most
- Medical Care, a major cost for elders
- Food at home
- Transportation, local
- Miscellaneous, including telephone, clothing, home repair





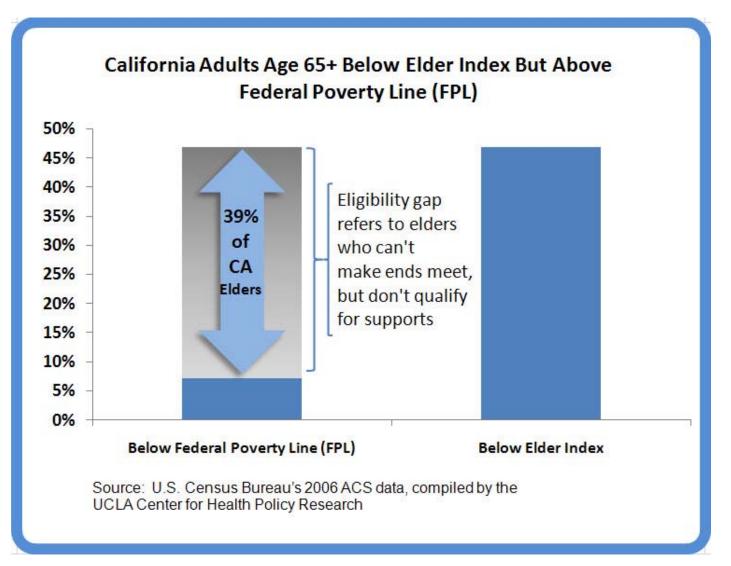


### Elder Standard, 2007 Los Angeles & Fresno Counties

	Los Angeles County		Fresno County	
Monthly Expenses	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing	\$477	\$1,016	\$376	\$615
Food	\$263	\$263	\$250	\$250
Transportation	\$202	\$202	\$202	\$202
Health Care = Good	\$194	\$194	\$283	\$283
Miscellaneous	\$227	\$227	\$222	\$222
Elder Index Per Month	\$1,363	\$1,902	\$1,333	\$1,572
Elder Index Per Year	\$16,355	\$22,827	\$16,001	\$18,870

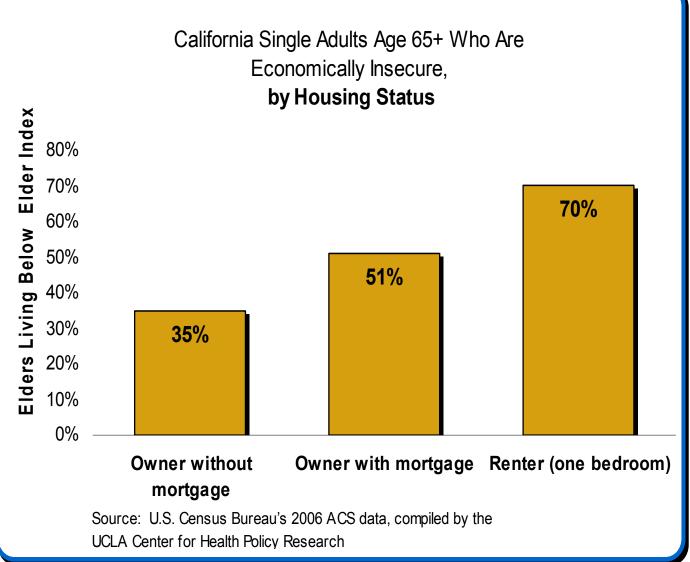
ECONOMIC DEVELOPMENT

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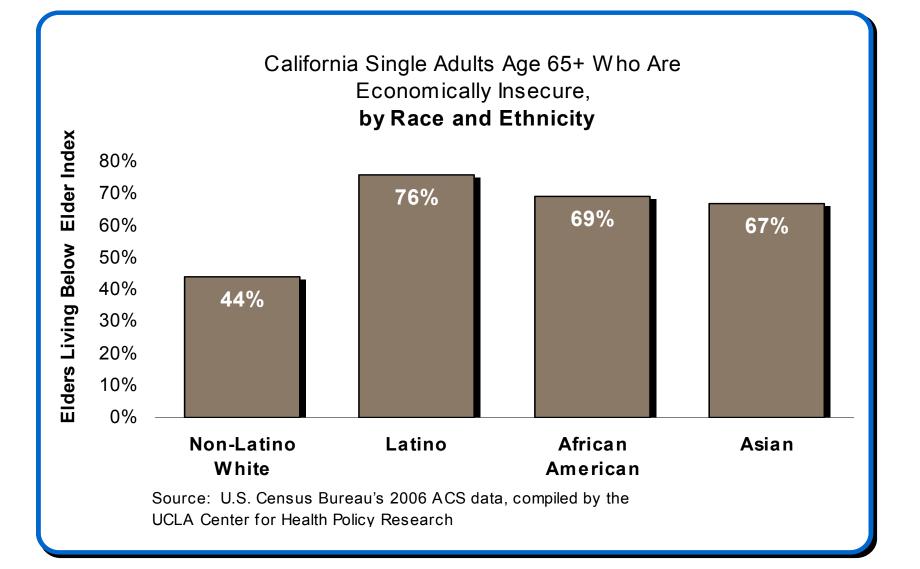






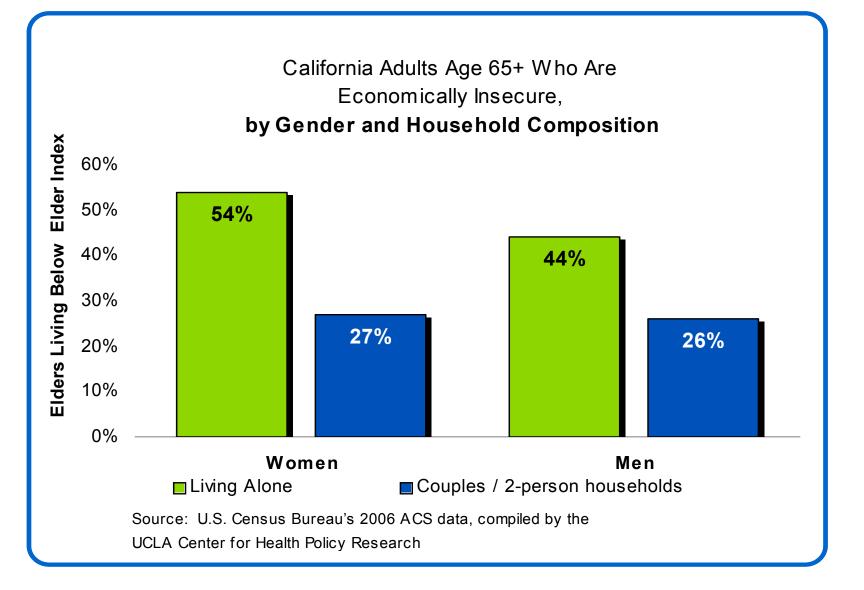
















## Distribution of economically insecure elders who live alone, California

